



FEB 26 2008  
PATENT

3091

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Tara Chand Singhal )  
5 Serial No: 09/891,913 ) Art Unit  
Filed: June 26, 2001 ) 3692  
10 For: Method and Apparatus for A Payment )  
Card System )  
Examiner: Monfeldt, Sarah M )  
15 Attorney Docket: 11195.33 )

**RESPONSE TO OFFICE ACTION AND SUBSTANCE OF INTERVIEW SUMMARY**

Commissioner for Patents  
20 P O Box 1450,  
Alexandria, VA 22313-1450

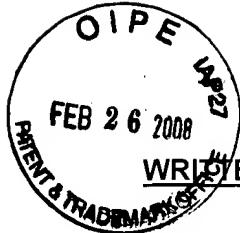
Sir:

This response is to the Office Action dated February 12, 2008, having a shortened  
25 statutory period for response set to expire on March 12, 2008, required the Applicant to file  
SUBSTANCE OF INTERVIEW.

The attachment provides a written statement of an Interview with the examiner.  
The statement is timely filed as being filed within one month of the action date of  
30 2/12/2008 or the interview date of 1-29-2008, which ever is later on or before 3/12/2008.

**CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States Postal  
35 Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for  
Patents, P O Box 1450, Alexandria, VA 22313-1450, on 2/20/2008 by  
TCS TARA CHAND SINGHAL, Applicant



WRITTEN STATEMENT OF AN INTERVIEW WITH THE EXAMINER UNDER 37 CFR 1.133(b)

An interview was conducted on January 29, 2008 with the Examiner Sarah Monfeldt and Supervisor Kambiz Abdi, and the Applicant.

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Examiner has attached an Interview Summary in his 2/12/2008 action. Applicant agrees with that summary.

10 Applicant proposed claims that applicant believed overcome the cited art. The proposed claims 77-80 and 94 to 105, to be filed as an RCE, were discussed. The applicant provided a brief overview of the invention and how the proposed claims overcome the cited art. Examiner indicated, in view of the proposed amendments further consideration and search would be required.

15 Dated this the 20<sup>th</sup> day of February, 2008

Respectfully submitted,

20 Tara Chand Singhal  
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25 Response To OA 2-12-2008